

Payroll Card Account Application

Name _____

Date of Birth _____ Social Security Number _____

ID Type (Drivers License, State ID, Passport) _____ State or Country of ID _____

ID Number _____

Place of Employment _____

Work Phone _____ Home Phone _____

Mobile Phone _____ Mother's Maiden _____

E-mail address _____

Occupation _____

Street Address (No P.O. Boxes) _____

Mailing Address (if different from street address) _____

The undersigned acknowledges that BancFirst will email copies of the Bank's Deposit Agreement, Funds Availability Schedule, Electronic Funds Transfer Disclosure, Account Disclosure and Privacy Disclosure to the provided email address. Copies of the above agreements can also be accessed by the internet at www.bancfirst.com/payrollaccount. By activating the provided Debit Card or authorizing direct deposit of payroll to the Payroll Account I agree to and accept the terms of above listed agreements.

Account Owner Signature _____

Date _____

Payable on Death Beneficiary Designation

Beneficiary's Name _____

Relationship to Depositor _____

Date of Birth _____

SSN _____

Payor's Request for Taxpayer's Identification Number & Certification

Tax Identification Number/SSN of Account Owner _____

Certification • Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct taxpayer identification number and
(2) I am not subject to backup withholding because: (a) I am exempt from backup withholdings, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholdings as a result of failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.
(3) I am a U.S. Person (including a U.S. resident alien)

CERTIFICATION INSTRUCTIONS – You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, the acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct Social Security Number.

Account Owner Signature _____

Date _____

Employee Identification Provided by Employer

Completed copy of I-9

Legible Image of ID (Drivers License, State ID, Passport)

Signed copy of completed Payroll Account Application

BANCFIRST USE ONLY

BancFirst ABA #: 103003632

BancFirst Account #: _____

Date Opened: _____

Account Features

- Debit Card? Yes
- Internet Banking? Yes
- Mobile Applications? Yes
- eStatements? Yes

TISA Disclosure for DD Product 009 – Payroll Card Account

Rate information

- This account does not earn interest.

Minimum Balance Requirements

- None.

Transaction Limitations

- ATM Cash withdrawals are limited to \$750.00 a day.
- POS (Point of Sale) withdrawals are limited to \$2,750.00 a day.
- This account does not offer the ability to write checks.

Monthly Maintenance Fee

- A monthly maintenance fee of \$2.50 will be imposed each month.

Other Fees

- Returned/Reprocessed Item Handling Fee – \$2.00
Fee charged when an item you deposited or cashed is returned to us unpaid.
- Dormant Account Fee - \$6.00
Fee charged each month after no activity for 24 months.
- Stop Payment Fee - \$25.00
Fee charged for processing a stop payment order.
- International Service Fee – 2% of transaction amount.
Fee charged for using your card outside of the United States.
- Insufficient Charge - \$23.00
Fee charged for drawing an item against insufficient collected funds that is returned.
- Overdraft Charge – \$23.00
Fee charged for drawing an item against insufficient collected funds that is paid.

Internet Banking/eStatement Enrollment Details

Payroll Card Account customers have access to Internet banking and eStatements. To enroll, customers should visit www.bancfirst.com. In the upper left hand corner of the web page click on the drop down arrow to select Personal Online Banking from the **login** options. Click on **Go** and you will be connected to the login page for Personal Online Banking. On this page click on **First Time Users Register Now**. You will be asked for your information, to create a user ID and password, and provide your current account number. Once this is completed you will be connected to Personal Online Banking.

Once you are connected to Personal Online Banking click on the **Additional Services** tab and setup your access to eStatements.

